

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL COLEMAN  
LORI COLEMAN  
Debtor(s)

Case No. 09-28552

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/04/2009.
- 2) The plan was confirmed on 01/26/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/29/2012, 01/25/2013, 10/04/2013.
- 5) The case was completed on 02/03/2015.
- 6) Number of months from filing to last payment: 66.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$38,300.00.
- 10) Amount of unsecured claims discharged without payment: \$82,838.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$45,852.95
Less amount refunded to debtor	\$502.95

**NET RECEIPTS:** **\$45,350.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,361.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,998.56
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,360.06**

Attorney fees paid and disclosed by debtor: \$138.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	22,297.00	22,297.00	22,297.00	22,297.00	3,707.78
ALLY FINANCIAL	Unsecured	1,657.25	1,557.25	1,557.25	34.66	0.00
ALLY FINANCIAL	Unsecured	NA	697.34	697.34	15.52	0.00
BANK ONE/JPM CHASE	Unsecured	2.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	747.00	757.66	757.66	16.86	0.00
CAPITAL ONE BANK	Unsecured	583.00	786.35	786.35	17.50	0.00
CAPITAL ONE BANK	Unsecured	480.00	457.50	457.50	10.18	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	383.77	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,144.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	47,528.00	50,829.46	50,829.46	1,131.29	0.00
CITIFINANCIAL	Unsecured	9,185.00	9,185.91	9,185.91	204.45	0.00
ECAST SETTLEMENT CORP	Unsecured	270.00	269.96	269.96	6.01	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,623.00	1,759.57	1,759.57	39.16	0.00
FFCC COLUMBUS INC	Unsecured	865.00	864.51	864.51	19.24	0.00
HILTON GRAND VACATIONS	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	36.00	NA	NA	0.00	0.00
M & M ORTHOPAEDICS	Unsecured	155.00	NA	NA	0.00	0.00
MACYS RETAIL HOLDINGS INC	Unsecured	98.00	129.13	129.13	2.87	0.00
MICHAEL J REICHERTS	Unsecured	120.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	121.00	96.71	96.71	2.15	0.00
MILLENNIUM CREDIT CONSULTANT	Unsecured	399.87	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	200.00	NA	NA	0.00	0.00
NELNET	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	103.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	22,866.26	2,675.31	2,675.31	2,675.31	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	3,921.00	4,047.76	4,047.76	90.09	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,709.00	2,842.81	2,842.81	63.27	0.00
VANDA LLC	Unsecured	1,071.00	879.71	879.71	19.58	0.00
WELLS FARGO DEALERS SERVICES	Secured	8,500.00	8,500.00	8,500.00	8,500.00	982.09
WELLS FARGO DEALERS SERVICES	Unsecured	NA	6,961.24	6,961.24	154.93	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,675.31	\$2,675.31	\$0.00
Debt Secured by Vehicle	\$30,797.00	\$30,797.00	\$4,689.87
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,472.31</b>	<b>\$33,472.31</b>	<b>\$4,689.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$82,122.87</b>	<b>\$1,827.76</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,360.06</u>
Disbursements to Creditors	<u>\$39,989.94</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$45,350.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2015

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.